

When Recorded Return To:  
U.S. Bank  
C/O Nationwide Title Clearing, LLC  
2100 Alt. 19 North  
Palm Harbor, FL 34683

Loan Number 3300478893

**SUBSTITUTION OF TRUSTEE**

WHEREAS, GENE CHAPPELLE, AN UNMARRIED PERSON was the original Trustor, CHICAGO TITLE COMPANY OF WASHINGTON was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR PEOPLES BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS was the designated nominee of the original Beneficiary under that certain Deed of Trust dated 06/24/2021, in the amount of \$285,000.00, and recorded in SKAGIT County, WASHINGTON, under Auditor File # 202106250091.

UNIT 120, NORTHRIDGE ESTATES CONDO, BEING PTN 9-34-4  
Parcel ID #: P81953

WHEREAS, the undersigned is the designated nominee of the present Beneficiary under said Deed of Trust and WHEREAS, the undersigned desires to substitute a new Trustee under Deed of Trust in place and stead of said original Trustee thereunder.

NOW, THEREFORE, the undersigned hereby substitutes U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, as Trustee under said Deed of Trust.

Dated this 10th day of January in the year 2025  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PEOPLES BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

By: *Stevie K. Kretz*  
Stevie K. Kretz  
VICE PRESIDENT

STATE OF KENTUCKY  
COUNTY OF DAVIESS

This foregoing instrument was acknowledged before me on this 10th day of January in the year 2025 by Stevie K. Kretz as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR PEOPLES BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS. He/she/they is (are) personally known to me.

*Katelyn Anderson*  
Katelyn Anderson  
Notary Public - STATE OF KENTUCKY  
Commission expires: 11/28/2028



USRPD 443276139 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN 100135900070295073 MERS PHONE 1-888-679-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI 48501-2026 T102501-03:25:24 [C-2] ERCNWA1



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